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ABSTRACT

This packet contains three issues of "The Insurance Educator," a newsletter published for high school educators as a means to improve the understanding of insurance and its role in society through the education of teachers and students. Some representative articles include the following: "Protecting Your Bike from Theft"; "Tornadoes: Be Prepared"; "Driving Etiquette: Tips for Safer Drivers"; "Welcome Aboard: Florida State University"; "Job News"; "Homeowners Crossword Puzzle"; "What to Do after an Accident"; "Saving Money on Your Automobile Insurance"; "Nine Easy Ways to Frustrate Car Thieves"; "Risk Challenge Summary"; "Passengers Mean Danger for Teen Drivers"; "Volunteers Help Protect Children from Natural Disasters"; and "How to Choose a Safe Car for your Teen." The newsletters include ideas for teachers and classroom activities for teaching about insurance and safety. (KC)

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The Insurance Educator

Volume VIII, Number 1 (Winter 1999)
Volume IX, Number 1 (Winter/Spring 2000)
Volume IX, Number 2 (Summer/Fall 2000)

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The Insurance Educator

Volume VIII | Number 1 | Winter 1999

The Insurance Educator is published twice a year at the beginning of each school semester to provide information and assistance to secondary educators who are teaching insurance in any class. Please share it with colleagues.

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Special Feature

Protecting your Bike from Theft

(Printed with permission from the Insurance Information Institute)

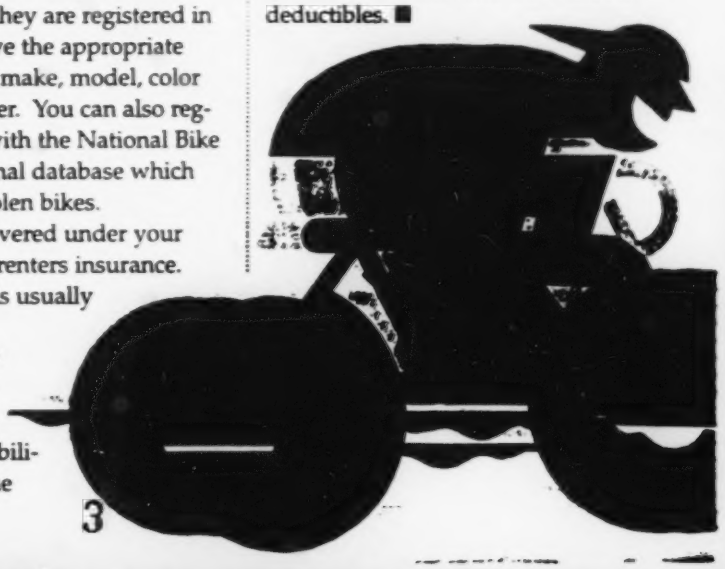
Bicycle theft is big business. Approximately 500,000 bikes are stolen each year at an estimated total value of $126 million! Remember: It only takes seven seconds to disable a U-lock, cable or chain.

While anti-theft devices are not 100 percent effective, we offer the following tips that may help lower your risk:

- Lock your bike. Unlocked bicycles are an open invitation for thieves. Whenever you are not riding your bike, it should be locked, even when it's in your garage.
- Don't skimp when buying a lock. Most cable locks are easy to cut, so purchase the best lock you can afford.
- Be sure to lock your bike correctly. Make sure that you lock both wheels and the frame to a post, pole, or bike rack.
- Register your bike with local police. The police are able to recover bikes quickly if they are registered in advance and have the appropriate information like make, model, color and serial number. You can also register your bike with the National Bike Registry, a national database which helps recover stolen bikes.

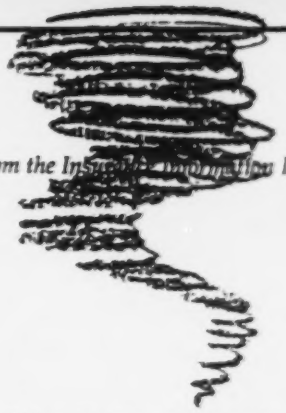
Bicycles are covered under your homeowners or renters insurance. However, there is usually a $250 - $500 deductible. Your homeowners or renters policy also provides liability coverage in the event of a collision that results in injury to another party. There are no deductibles for liability claims. Once you purchase a bicycle, keep the receipt for it and any accessories you add. Also, take photographs of the bike. Store these documents off the premises and alert your insurance professional to your new purchase.

If you own an expensive bike, your insurance representative might suggest that you consider purchasing a floater. This will provide more coverage than a homeowners or renters policy. For instance, in the event of an accident, a floater covers the cost of bike repairs. A floater typically costs approximately $9 for every $100 of the bike's value, and there are no deductibles. ■



Tornadoes - Be Prepared

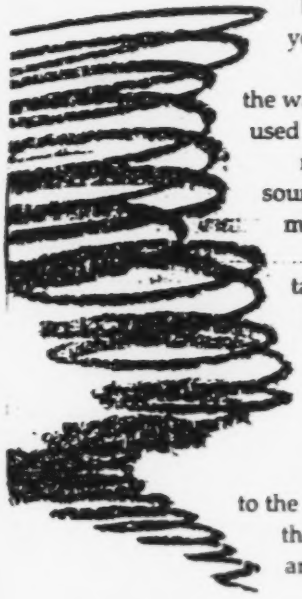
(Printed with permission from the Insurance Information Institute.)



Teachers: As spring approaches, so does the tornado season. Help your students get prepared.

Each year about 1,000 tornadoes with wind speeds as high as 300 mph touch down in the U.S. In 1996, the states reporting the highest number of tornadoes were Texas (135), Colorado (98), Kansas (68) and Florida (66).

Protect yourself: A tornado watch means that weather conditions are favorable for a tornado and a warning means one has been spotted in your area. Learn to recognize the warning signals used in your community. If a siren sounds, that means stay inside and take cover.



Do not try to outrun a tornado. Instead, stay calm and seek shelter. Go to the central part of the building you are in, and stay away from windows.

Basements are the best havens. If this is not an option, take cover in the bathroom, closet or interior hallway or under a heavy piece of furniture. If you are in your car, abandon your vehicle and seek shelter in the nearest ditch if no other facility is available. People living in mobile homes should vacate the premises and seek shelter elsewhere.

Protect your property: If a tornado watch has been issued, move cars inside a garage or carport to avoid damage from hail that often accompanies tornadoes. Keep your car keys and house keys with you. If time permits, move lawn furniture and yard equipment such as lawnmowers inside. Otherwise, they could become damaged or act as dangerous projectiles causing serious injury or damage. You should have an inventory of your possessions to help facilitate the claim filing process, should you encounter a loss. This inventory list should be kept off the premises.

Protect your property

After the storm: Keep calm. Stay in your shelter until after the storm is over. Check people around you for injuries. Begin first aid or seek help if necessary. When you go outside, watch for downed power lines. Make temporary repairs to prevent further loss from rain, wind or looting. These costs are reimbursable under most policies so keep the receipts. Make a detailed list of all damaged or destroyed personal property. Notify your insurance agent or company representative as soon as possible. If you have vacated the premises, make sure your representative knows where to contact you. Don't throw away damaged property until you have met with an insurance adjuster. Check utility lines and appliances for damage. If you smell gas, open the windows and turn off the main valve. If electric wires are shorting out, turn off the power. Don't be rushed into signing repair contracts. Deal with reputable contractors who have experience in repair work. Be sure of payment terms and consult your agent or adjuster before you sign any contracts. ■

Keep calm

Protect yourself

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Teen Drivers and Automobile Insurance

Driving Etiquette: Tips for Safer Drivers

Written by Gary Michael Smith. Much of the text in this article is taken from his latest book, The Complete Guide to Driving Etiquette, available from Chatgris Press, PO Box 15092, New Orleans, LA 70175-5092.

Teachers may want to use this article to demonstrate how the following tips can increase a safer driving record for younger drivers, emphasizing the fact that safe drivers have lower insurance rates.

As detailed in the September 1998 issue of *The Insurance Educator*, the seven-year study sponsored by the AAA Foundation for Traffic Safety found a staggering number of deaths as a result of road rage. Subsequent research shows that in 1997, up to two-thirds of all fatalities resulted from aggressive driving. But road rage is not the only hazard on the road.

Driving environments also account for a large number of crashes. The presence of animals on roadways presents significant hazard. The University of Alabama Crash Analysis Reporting Environment lists 61 percent of passenger vehicles as being involved in animal-related crashes.

Sleepiness can impair the judgment and ability of any driver. Staying up late to watch that movie you've been waiting for or cramming for that important test can cost you dearly. National Highway Traffic Safety Administration statistics reveal that 3.2 percent of all highway fatalities in 1997 were reported as sleep related, with more being possible since the actual cause of many accidents is not determined.

Common sense and respect for other drivers is the key to safe driving. The following rules should apply to all drivers:

Turn signals: It is particularly important when driving to always use turn signals, even if it is obvious what you are doing. Although you may be in a left turn lane, using your left turn signal is simply a good habit to practice to indicate that indeed you are going to turn left.

STOP signs: Perhaps one of the most important traffic signs, and most frequently abused, is the STOP sign. The rules are fairly standard: come to a complete stop, then proceed if it is clear. In addition to two-, three-, and four- way STOP signs, other road markings such as white stop lines and STOP HERE ON RED signs may be included as additional safety precautions and as guidance for vehicles with special maneuvering needs.

Changing lanes: Always indicate your intentions when moving from lane to lane by using your turn signals. But also ensure you have enough room to move into a lane; do not force your way in. Be sure to look behind you to see if it is clear to change lanes. Try to use your mirrors or peripheral vision as much as possible. The longer your attention is directed from the road in front of you, the greater your chances of being involved in an accident.

Emergency vehicles: ALWAYS get out of the way of emergency vehicles! Even if it is in a different lane or coming from the opposite direction, slow down and move aside. Also, be aware of other vehicles trying to get out of the way. Avoid jumping back into your lane and passing others who have pulled over to let an emergency vehicle pass. It is only courteous to let others get back into the lane in the same order you all were in before pulling over.

Always be courteous and tolerant while driving! Younger people may make mistakes from lack of experience, and older people may err because of forgetfulness. Sometimes a little patience is all that is required to avoid an accident.■

Future Car

(Printed with permission from the Fall 1998 issue of Under 21, published by USAA.)

In the next ten years, the inside of your car may be more computer and less metal and mechanics. Business Week reports that auto manufacturers may eventually offer annual software upgrades to those who don't want to buy a new car. Other new technologies that are already becoming available include adaptive cruise control, which uses radar to measure the speed of the vehicle ahead of you, automatically slowing your car, if necessary, until you have the opportunity to pass. With adaptive, or intelligent cruise control, you can safely make your way through highway traffic without ever using the brake or accelerator. A device that automatically dials 911 after a crash is currently under testing by the National Highway Traffic Safety Administration. The system, which uses cellular telephone technology, may be widely available within five years. Rearview mirrors might also go the way of the dinosaur, replaced by a screen that displays views collected by chips placed around the car. ■

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IEF News

Making Summer Plans?

QUESTION: What do these cities have in common?

Des Moines, Iowa
New York, New York
San Francisco, California
Tuscaloosa, Alabama
Normal, Illinois
Richmond, Virginia
Tallahassee, Florida

ANSWER: They are all cities in which you could spend two weeks this summer earning three free graduate credits. Yes, free!

If you teach insurance as a unit in any of your courses, you may want to take a look at the foundation's Insurance Education Institutes for High School Teachers. The Insurance Education Foundation provides full scholarships for every teacher who is accepted into the summer course. This includes tuition for three graduate hours, room and board, textbook and all classroom materials. You provide transportation to the university of your choice and weekend meals.

Applications are being accepted now at the school of your choice. The deadline for applications is April 1, but you are encouraged to apply sooner rather than later. For more information and an application form, return the post card in this newsletter or call 1-800-IEF-4811.

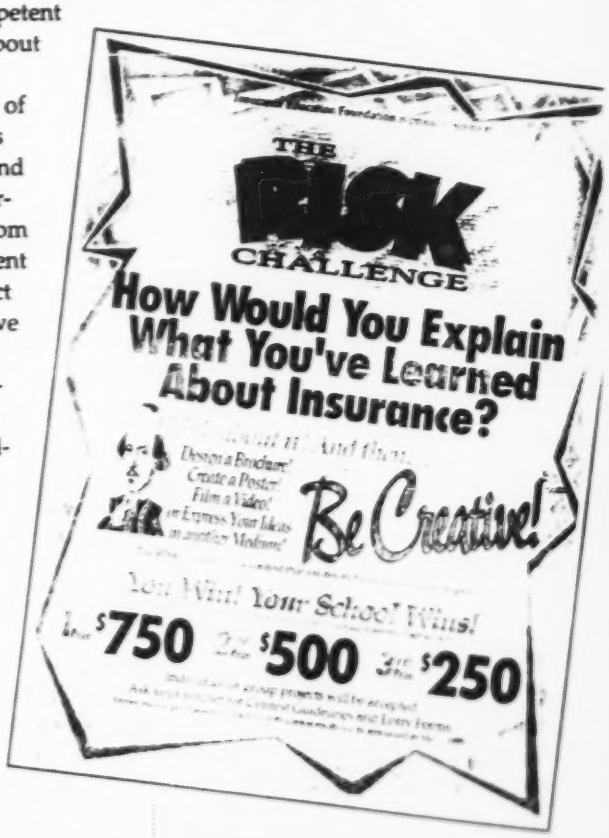
Betty Wentland, Home Economics teacher from Goodman, Wisconsin and participant at the 1998 Illinois State University institute has this to say about her experience: "The course is an eye-opener. It is an educational embarrassment to realize how little we, as competent educators, really knew about insurance. I was highly enlightened by the scope of the course, the professors who taught the course, and by the contents of the curriculum. I came away from that class happily confident I had a whole new subject to teach. The materials we received and the lesson plans we had help developed were tops, and certainly would not be available to many school districts if we had to pay for them... I have taken 40 courses during summers over the last 28 years and this Insurance Education Institute by far tops any others I have ever taken. It was definitely the peak of my post-graduate work."■

The 1999 schedule is as follows:

June 20 - July 2
Drake University, Des Moines, Iowa
July 11 - 23
The College of Insurance, New York City
June 13 - 25
California State, Sacramento
(on the campus of San Francisco State University)
July 11 - 23
The University of Alabama, Tuscaloosa
July 11 - 23
Illinois State University, Normal
July 11 - 23
Virginia Commonwealth University, Richmond
June 20 - July 1
Florida State University, Tallahassee
(with a Saturday class)

A Reminder of The Risk Challenge Deadline

A reminder that The Risk Challenge deadline for submitting student entries is March 15, 1999. Don't miss this opportunity to have your students participate in this fun and educational project. Materials were mailed in August to eligible teachers (anyone who has completed an IEF institute). If you need another packet or have questions, please call 1-800-IEF-4811.■



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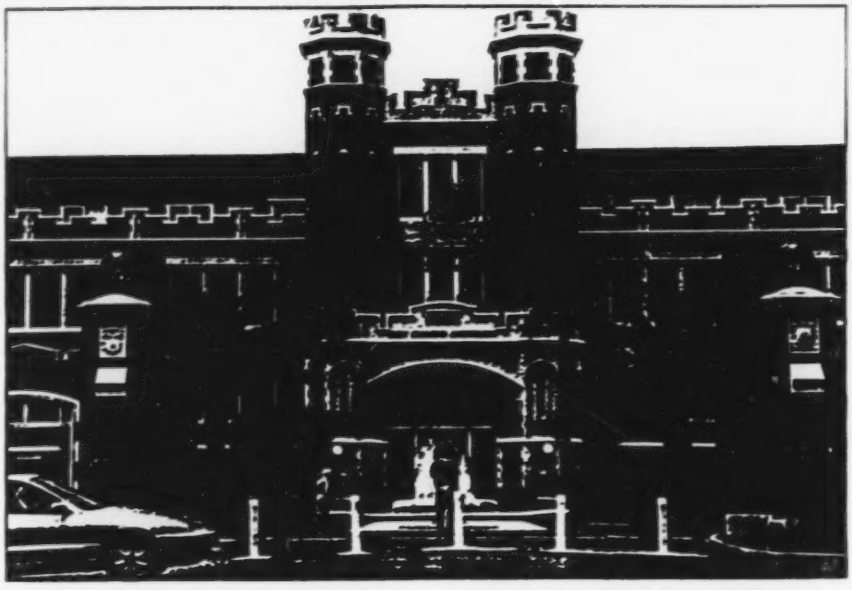
Welcome Aboard - Florida State University

Tropical breezes, warm summer nights, chirping cicadas, Spanish moss swaying from old oaks, deep southern gentility, a proud 157-year-old capital city. Sound inviting? And the Insurance Education Foundation picks up the tab. More inviting? Now throw in an intensive study of insurance for two weeks. Nirvana!

Florida State University will be the site of the newest summer program offered by IEF to high school teachers. The Department of Risk Management and Insurance at Florida State is one of the largest in the country and has, for many years, enjoyed a strong reputation in the field of insurance education.

Applications are being accepted now for all seven of IEF's institutes. For more information about the course at Florida State, contact Karen Bickley, Director of Credit Programs at FSU's Center for Professional Development by phone (850) 644-1882, fax (850) 644-2589, or email kbickley@cpd.fsu.edu. ■



Insurance Careers

Job News

(Printed with permission from the Fall 1998 issue of Under 21, published by USAA.)

Job prospects for new college graduates were expected to grow by more than 27 percent this year, according to an annual recruiting trends survey conducted by Michigan State University. In addition, the number of new graduates will decline for the first time in many years - by 1.2 percent - a trend that is expected to continue for several years. This means that recruiters should have more jobs to offer to a smaller pool of graduates - and that adds up to the strongest job market in years. In fact, nearly 97 percent of the employers responding to the survey predicted a good to excellent job market.

New graduates with computer skills, regardless of their major, continue to be in demand. But demand is highest for graduates with degrees in computer and information sciences, engineering, business management and the health field. Employers also indicated an interest in applicants with "real world" work, international experience, and foreign language skills. According to the survey, the Southwest should offer the best job prospects for new graduates this year. ■

QUOTABLES:

"In any moment of decision the best thing you can do is the right thing, the next best thing is the wrong thing, and the worst thing you can do is nothing."
–Theodore Roosevelt

"It gives me a deep, comforting sense that things seen are temporal and things unseen are eternal."
–Helen Keller

"I'm a great believer in luck, and I find that the harder I work the more I have of it."
–Thomas Jefferson

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Lessons for the Teacher

Homeowners Crossword Puzzle

(The following activity was created by Brenda Eberley from Dirksen Center High School in East Peoria, Illinois.

Across:

6. Decrease in the value of property as it becomes older and wears out.

7. Insurance that protects the insured from claims coming from injury to other people caused by you, your family, or pets.

10. List of goods showing the original cost of each item and date purchased.

13. Insured must lose financially if a loss occurs.

14. Cause of the loss.

16. Person who works for the insurance company.

17. Request that is made when an insured incurs a loss.

18. Amount paid for insurance coverage.

19. This is used when the insured and the insurer agree a loss is covered but the amount is in dispute.

20. Uncertainty concerning the occurrence of a loss.

Down:

1. Insurance that combines two or more separate coverages into one policy.

2. Amounts owed to others.

3. A policy that covers a direct physical loss to property from fire.

4. A package type insurance designed to fit the needs of most homeowners wishing to insure their homes and property.

5. The person for whom the risk is assumed.

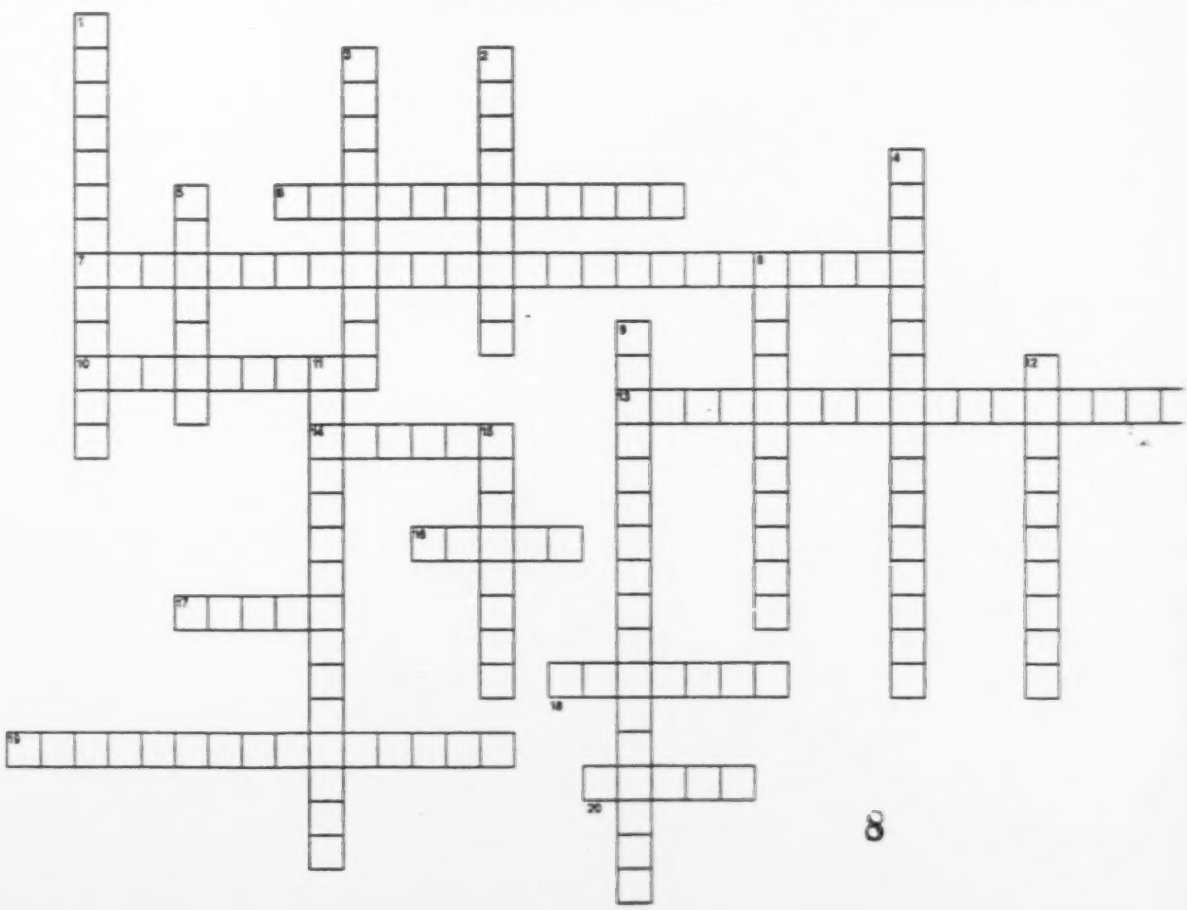
8. Written provision that adds to, deletes, or modifies the provisions in the original contract.

9. An owner-occupied dwelling, that does not contain more than two families.

11. Amount necessary to repair or replace the dwelling with material of like kind and quality at current prices.

12. Specified amount of money, subtracted from the total loss payment that would otherwise be payable.

15. A list of covered property with specific amounts of insurance.



Appeal for Teaching Materials

We are always looking for instructional materials about insurance to share with teachers. Do you have some good classroom resources that help you teach insurance? We will happily share this information with teachers if you contact us at 1-800-IEF-4811 or www.ins-ed-fdn.org. ■

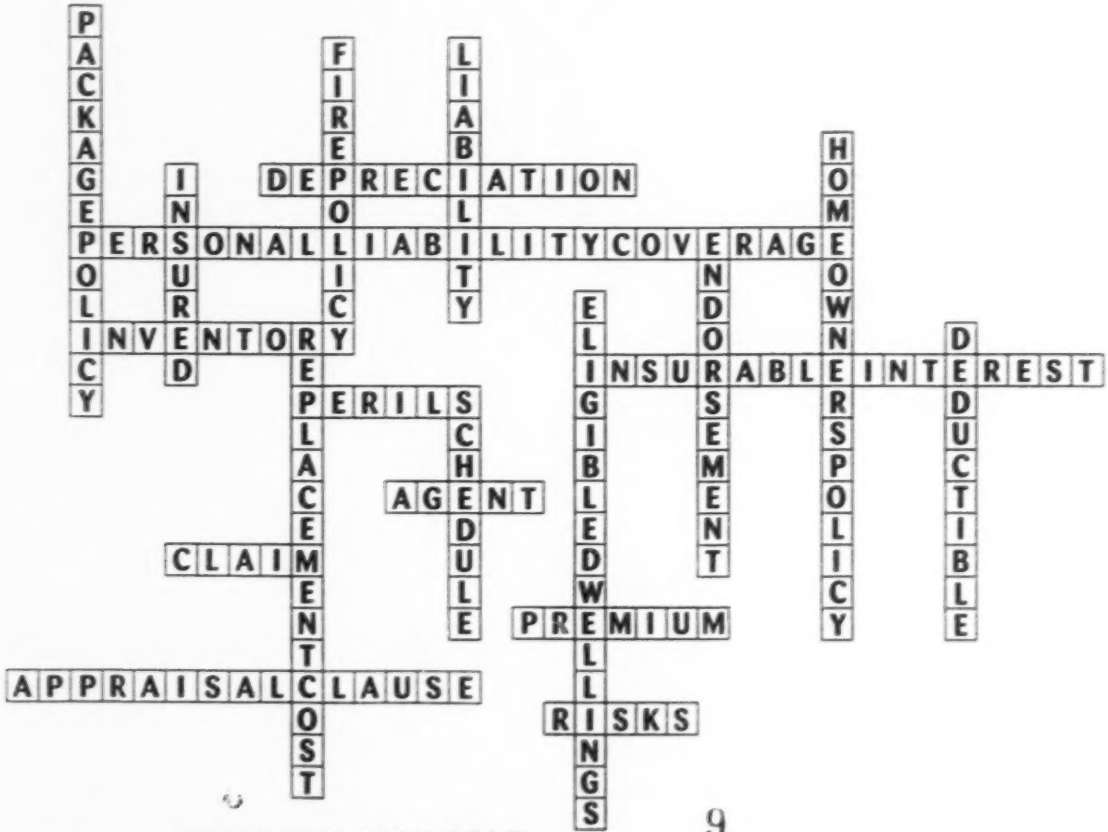
Insurance Game for Classroom

(This insurance game was submitted by Marsha Krone, Peoria Notre Dame High School, Peoria Illinois.)

Insurance Frisbee Game - Divide the class into six groups. Each group will be given two paper plates with an insurance term written on the paper plate. The teacher will toss the paper plate with the definition on it. After the group who catches the toss reads the definition and determines that the definition does not match the term they have been given, the group then tosses the insurance Frisbee to another group. The first group to match their two terms with the correct definition must raise their hand. At that point, all activity must stop and the group reads their terms and definitions to the class. If they are correct, the remainder of the class may continue the game until all terms and definitions are matched correctly. ■

Time Requirement: 14 minutes

Answers to Homeowners Crossword Puzzle on Page 6



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Classroom Resources

IEF Web Site

www.ins-ed-fdn.org

IEF's Discussion Site is a place where you can field questions to fellow educators or to someone in the insurance industry. It could lead you to a wealth of information helpful to you in the classroom. Try it!

IEF's Classroom Resources lists materials about insurance that you may want to use in your classroom. Share a valuable teaching aid with us, and, if it is still available we'll add it to this site. We appreciate hearing from you. ■

Consumer Alert for Teenagers

www.wa.gov/ago/youth

This web site was created by the International Baccalaureate InfoTech III/IV class at Mount Ranier High School in Des Moines, Washington, as a special project for the Washington State Attorney General's Office. All of the information in this site was developed by teens for teens. It is intended to help teenagers (a group commonly targeted by business and scam artists) become better consumers as well as giving them somewhere to turn if they have questions or problems. Topics covered include car buying, credit cards, calling cards, apartment renting, college scholarship scams, and many others. ■

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The Insurance Educator

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The Insurance Educator is published twice a year at the beginning of each school semester to provide information and assistance to secondary educators who are teaching insurance in any class. Please share it with colleagues. We did not publish an Autumn issue of The Insurance Educator. *The last issue published was Winter/Spring 1999.*

Special Feature

What To Do After An Accident

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Being involved in an accident naturally leaves you feeling confused, shaken, and possibly even angry or scared. If you are not injured yourself, there are some things you should do at the scene of a serious accident to help get your claim processed quickly and accurately.

STEP 1 - Stop your car in as safe a place as possible. Turn off the ignition. Get out carefully and determine if anyone is injured. You may administer first aid if needed, but usually you shouldn't try to move an injured person.

STEP 2 - Call the police (911 in most places) immediately. Be sure to tell them about any injuries. The police will inform the nearest medical unit.

STEP 3 - If possible, move your car to a safer place to prevent additional accidents and further damage to your vehicle. If your car cannot be moved, turn on hazard lights, and ask the investigating officers to help you set up flares until the car can be towed.

STEP 4 - If another car was involved, record the car's year, make, model and license plate number. Get the driver's name, address, license number and the name of his/her insurance company. If the driver does not own the car, get the name of the car's owner. Also, get the names and addresses of any passengers in the car, or other witnesses.

STEP 5 - Write down the names and badge numbers of police and other emergency personnel at the scene. Ask the investigating officer how to obtain a copy of the police report for your claim.

STEP 6 - If you think the other driver was under the influence of alcohol or drugs, insist on a breath test for you and the other driver.

STEP 7 - Cooperate with the police and other people involved, but don't apologize for or acknowledge the accident in any way. You may be required to say what coverages you have, but don't say how much insurance you carry.

(continued on pg. 8)

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Teen Drivers and Automobile Insurance

Teachers may want to use this article to demonstrate how the following tips can lower insurance rates.

Saving Money on Your Auto Insurance

Printed with permission from Insurance Information Institute.

Nine ways to save money on your auto insurance:

1. **Comparison Shop** - Prices for the same coverage can vary by hundreds of dollars from company to company, so it pays to shop around. Surf the net, ask your friends or call your state insurance department for ideas about companies and agents to contact. You should get at least three different quotes. But don't shop price alone. The insurer you select should offer both fair prices and excellent services. Quality personal service may cost a bit more, but provides added conveniences, so talk to a number of insurers to get a feeling for the quality of their service. Ask them what they would do to lower your costs. Check the financial ratings of the companies with A.M. Best or Standard and Poor's.

2. **Ask for Higher Deductibles** - Deductibles represent the amount of money you pay before you make a claim. By requesting higher deductibles on collision and comprehensive coverage, you can lower your costs substantially. For example, increasing your deductible from $200 to $500 could reduce your collision and comprehensive cost by 15-30 percent.

3. **Drop Collision and/or Comprehensive Coverages on Older Cars** - It may not be cost effective to have collision or comprehensive coverages on cars worth less than $1,000 because any claim you make would not substantially exceed annual cost and deductible amounts. Auto dealers and banks can tell you the worth of your car.

4. **Buy a Low Profile Car** - Before you buy a new or used car, check into insurance costs. Cars that are expensive to repair, or that are favorite targets for thieves, have much higher costs.

5. **Take Advantage of Low Mileage Discounts** - Some companies offer discounts to motorists who drive fewer than a predetermined number of miles a year.

6. **Consider Insurance Cost When Making a Move** - Costs tend to be lowest in rural communities and highest in cities where there is more traffic congestion.

7. **Find Out About Automatic Seat Belt or Airbag Discounts** - You may be able to take advantage of discounts on some coverages if you have automatic seat belts and/or airbags.

8. **Ask About Anti-Lock Brakes** - Anti-lock brakes improve steering control and stability when a car is brought to a stop, thus reducing accidents. Some states, including Florida, New Jersey and New York, require insurers to give discounts for cars equipped with the brakes and some insurers have a nationwide discount in place.

9. **Inquire About Other Discounts** - Some insurers offer discounts for things like no accidents in three years, drivers over 50 years of age, driver training courses, anti-theft devices, good grades for students and having more than one car insured with that company. ■

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Nine Easy Ways to Frustrate Car Thieves

Printed with permission from the SAFECO Agent.

There is no foolproof way to safeguard against car theft. But many no-cost deterrents exist for protecting your vehicle. A thief's greatest enemy is time. The more difficult your car is to steal, the longer it takes to be stolen. The longer it takes, the more likely the thief will move on to an easier target. **Here are nine ways to frustrate car thieves:**

1. Park with the wheels turned toward the curb. Turn them even when parking in driveways and parking lots. This makes your vehicle difficult to tow.

2. Park in well lighted areas. More than 50 percent of vehicle thefts occur at night.

3. Use your garage and lock both the vehicle and the garage.

4. Keep your vehicle registration in your purse or wallet and file your title at home. If a thief has these two documents, your car will be easier to sell.

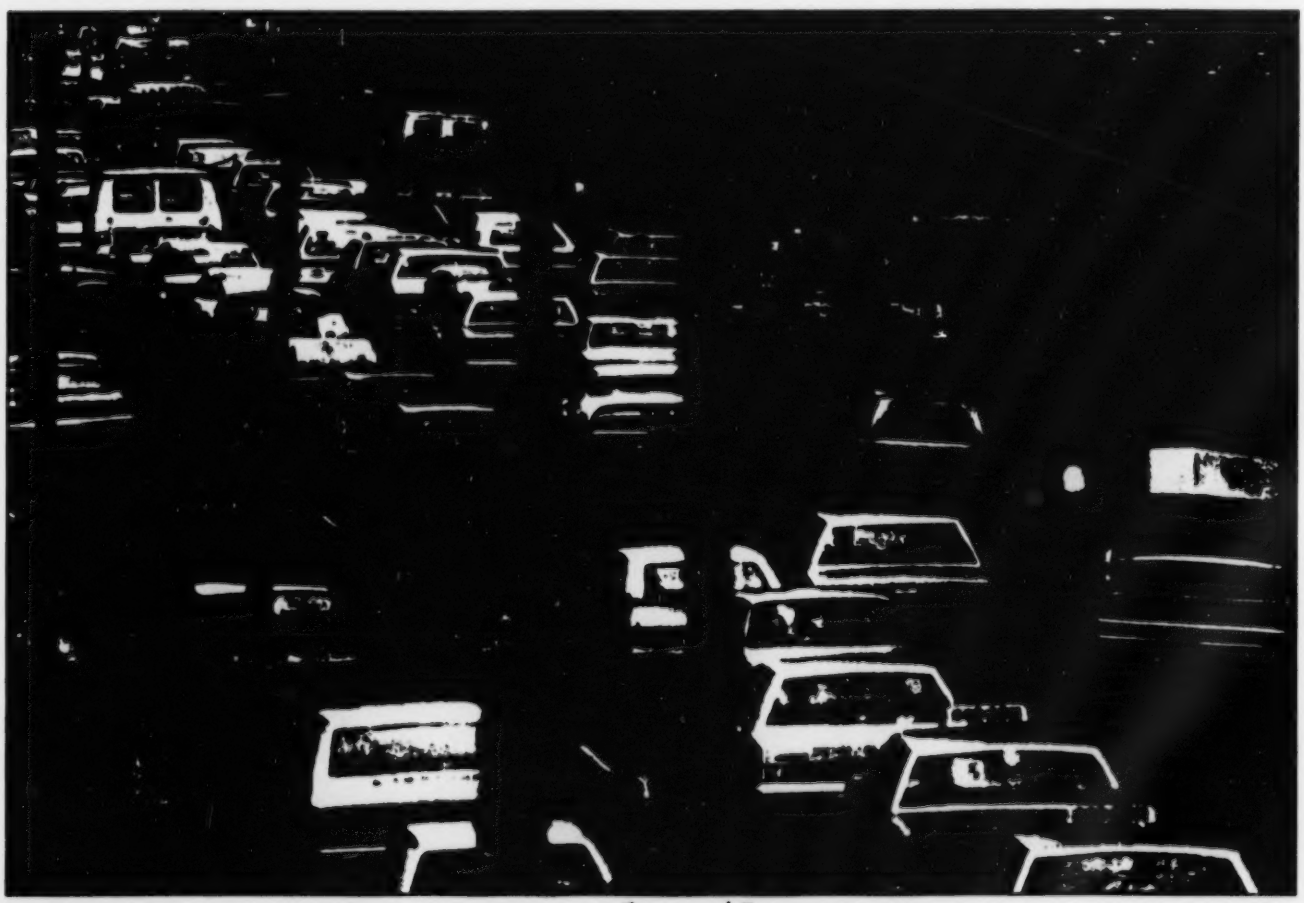
5. Park in attended lots. Thieves don't like witnesses.

6. Activate anti-theft devices your car is equipped with.

7. Close all windows, lock all doors and take the keys with you. One out of four stolen cars has its keys inside.

8. Always turn off your engine and take your keys with you during "quick stops" at convenience stores, gas stations, ATMs, dry cleaners, etc.

9. Put all packages and personal items out of sight. Items left in the open make your vehicle a more desirable target. ■



IEF News

Insurance Educator of the Year

Theodore Sapeta

Theodore Sapeta, a business teacher at John F. Kennedy High School in Bellmore, New York, was selected as the recipient of the James L. Osborne Insurance Educator of the Year Award. Sapeta received an all-expense-paid trip for two to San Antonio, TX where he accepted this honor on September 20th at the opening session of the annual convention of the National Association of Mutual Insurance Companies (NAMIC), of which IEF is an affiliate. Sapeta and John F. Kennedy High School received cash awards in conjunction with this award. Sapeta will also serve on the committee that selects the Insurance Educator of the Year for the year 2000. The award bears the name of James L. Osborne, who was IEF's founder.

Sapeta's entry into the competition included teaching strategies, lesson plans, and student activities created to teach high school students the fundamentals of insurance as well as how insurance is relevant to their lives now and in the future. Sapeta attended the Insurance Education Institute for High School Teachers at The College of Insurance in New York City in the summer of 1997. Attendance at one of the IEF institutes is a prerequisite for entry into this competition.

Materials for the 2000 competition will be coming to institute graduates this spring! ■

John C. Etling Scholarship Recipients

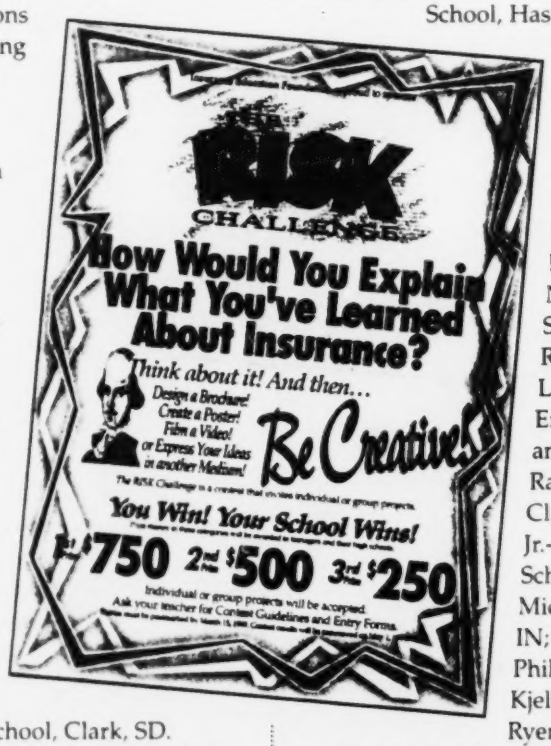
John C. Etling was the President and CEO of General Reinsurance in Stamford, Connecticut. He passed way in 1997. Later that year, IEF began working with Gen Re to establish a program to honor the memory of John and to raise new funds for IEF. Sporting clays was a passion of John's and for many years he organized these events around the country to raise money for philanthropic causes. Wanting to continue that tradition in John's memory, friends created the John C. Etling Scholarship Awards and designated the funds for educational programs for IEF.

This past summer, IEF awarded a John C. Etling Scholarship Award to one teacher in each of the seven Insurance Education Institutes for High School Teachers. The cash prizes were awarded for the teacher achieving the highest degree of excellence in the course. The high schools where these teachers teach also received cash prizes. The winners were: Drake University: Marcella Peach, Centennial High School, Circle Pines, MN; Illinois State University: Ruth L. Gayton, Hamilton High School, Hamilton, IL; The University of Alabama: Alan G. Hughes, Gordon Central High School, Calhoun, GA; Cal State, Sacramento at San Francisco State: Norvell E. Burrow, Merrill F. West High School, Tracy, CA; Virginia Commonwealth University: Edward A. Bosha, Meadowbrook High School, Richmond, VA; The College of Insurance: Rosemary Reichold, Locust Valley High School, Locust Valley, NY; Florida State University: Edna LaCount, Columbia High School, Lake City, FL. ■

Edna LaCount receives her John C. Etling Scholarship Award from Sonya Burrows, 2nd Vice President at General Reinsurance at the Florida State University institute.

Risk Challenge Summary

The third annual Risk Challenge student contest concluded last April. The contest was open to the students of all teachers who have attended an Insurance Education Institute for High School Teachers. Cash awards were presented to all winners: First place winners received $750, second place winners received $500 and third place winners received $250. In addition, the teachers of the winners received $100 gift certificates. Congratulations to the following winners and honorable mention contestants in the Risk Challenge!


RISK
CHALLENGE
How Would You Explain What You've Learned About Insurance?
Think about it! And then...
Design a Brochure!
Create a Poster!
Film a Video!
or Express Your Ideas in another Medium!
Be Creative!
You Win! Your School Wins!
1st $750 2nd $500 3rd $250
Individual or group projects will be accepted.
Ask your teacher for Contest Guidelines and Entry Forms.

In the Brochure category, first place went to Brian Edmondson, Halls High School, Knoxville, TN. Second place went to Stephanie McGraw & Darci Hurlbut, Clark High School, Clark, SD. Raphael Tzvi Rosenblatt, Eastside High School, Gainesville, FL took third place.

In the Poster category, first place went to Jonathan Frisch, John F. Kennedy High School, Bellmore, NY. Second place went to Heather Clyde, Clark High School, Clark, SD. Nicole Johnson, Malta High School, Malta, IL took third place.

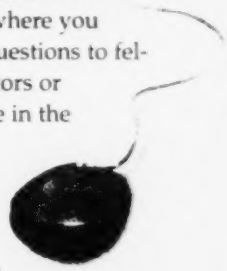
In the Other category, first place went to Elizabeth Vancil, Sparta High School, Sparta, IL who created a PowerPoint presentation. Second place went to Jeana Lowery, Tim Olson and Brandy Hedrick from Clinton Community High School, Clinton, IL, who created a presentation in a notebook format. Third place went to Jonathan Katz and Matthew Field from John F. Kennedy High School, Bellmore, NY for their creation of a video.

Honorable Mentions went to Danielle White and Melanie Rodell, Clark High School, Clark, SD; Jason Dee Marr, Hastings Sr. High School, Hastings, NE; Shaun Bensol and Evan Richheimer from John F. Kennedy High School, Bellmore, NY; Samantha Riley, Shalece Laughner, Erin Fendley and Brian Rawlins from, Clinton Central Jr.-Sr. High School, Michigantown, IN; Lacey Phillips and Kjell Smith Ryerson from Eastside High School, Gainesville, FL.

Congratulations also go to the teachers of these students: Amanda Sharp, Halls High School, DeLane Isaak, Clark High School; Norma Wood, Eastside High School; Theodore Sapeta, John F. Kennedy High School; Rita Goodwin, Malta High School; Carolyn Johnson, Sparta High School; and Clarene Arnold, Clinton Community High School. ■

Check Out the IEF Website Online!

www.ins-ed-fdn.org



IEF's Discussion Site is a place where you can field questions to fellow educators or to someone in the insurance industry. It could lead you to a wealth of information helpful to you in the classroom. Try it!

IEF's Classroom Resources lists materials about insurance that you may want to use in your classroom. Share a valuable teaching aid with us, and, if it is still available we'll add it to this site. We appreciate hearing from you. ■

ATTENTION READERS!

We would very much appreciate it if you could take a moment to complete the postcard to your left. Our goal is to present this newsletter in the most efficient format we can . We need to know how you are using it currently so we can continue to provide you with valuable information to help you in your classroom. If you have more information to share with us, please e-mail us at info@ins-ed-fdn.org, call 1-800-433-4811, or write to us at IEF, 3601 Vincennes Road, Indianapolis, IN 48268. **Thank you very much!**

Update on Strategic Planning

The IEF Board of Directors conducted a strategic planning retreat at their February, 1999 board meeting. The two primary program goals include developing a new curriculum to be used by any teacher who covers insurance in his/her classroom (business, consumer economics, mathematics, etc.) and implementing new technology as a way to communicate with and educate teachers.

Information and updates will be forthcoming in future issues of The Insurance Educator. ■

IEF Board of Directors: *From left to right: Dallas Luby, General Reinsurance; Peter Hohman, Insurance Institute of Canada; Robert Bischoff, Chairman of the Board; Roger Smith, Insurance Educational Association; Jeffrey Beyer, Farmers Insurance Group; Robert Moone, State Auto; Ellen Thrower, College of Insurance; Henry Viccellio, United States Automobile Association; Ron Smith, Smith, Sawyer & Smith; John Fisher, Auto-Owners; Sharon Heaton, Heaton Agency; William Lebo, SAFECO; Diane Beckley, PEMCO, Stephen Collesano, American International Group; Donald Sullivan, State Farm; Robert Harrison, President; Nancy Coleman, Executive Director.*

Graduate Scholarships for Teachers!

Every summer, IEF funds Insurance Education Institutes for High School Teachers. This upcoming summer the institutes will be held at the following locations:

Drake University, Des Moines, Iowa	June 18-30
Florida State University, Tallahassee	June 18-29
Cal State Sacramento at San Francisco State	June 19-29
The College of Insurance, New York City	July 9-21
Illinois State University, Normal	July 9-21
The University of Alabama, Tuscaloosa	July 9-21

Scholarships for these institutes are available to high school teachers who teach insurance as part of their curriculum. Funds are provided for room and board, tuition, field trips, and classroom materials. Graduate credit is awarded upon successful completion of the course. This intense two-week institute is designed to increase teachers' knowledge of insurance and their abilities to relate this information to their students.

If you wish to receive an application, please complete the insert card in this publication or call 1-800-433-4811 to request more information. ■

Lessons for the Teacher

Homeowners Refunds

Reprinted from an Abigail Van Buren advice column.

When homeowners move, they often neglect to contact their insurance companies to cancel their homeowners insurance policies. When the mail is undeliverable, the policy is automatically cancelled.

Often, a return of premium is available to the insured. Homeowners who have moved or sold a home in the last five years should contact their previous insurance company because there may be an unclaimed refund. ■

Insurance Trends

Misbehavior Has Other Ramifications

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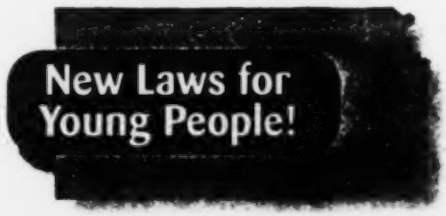
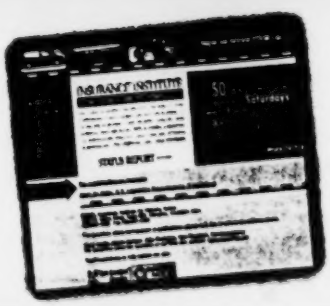


Kansas has signed into law a new bill that provides for the revocation of the driver's license of any young person who is suspended from school for possession of weapons or drugs.

The new law also covers suspension for any behavior that could cause serious injury to others. The Kansas Division of Vehicles will not issue a new license for one year. If the student already has a suspended license, the one-year revocation will be added to the earlier suspension. ■

Classroom Resources

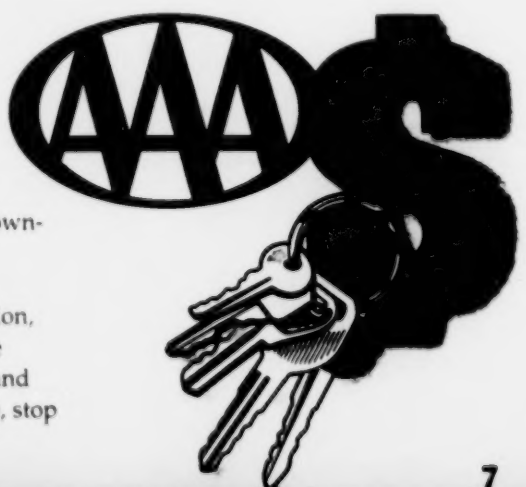


Driving Safely

The Insurance Institute for Highway Safety is an independent, nonprofit, research and communications organization dedicated to reducing highway crash deaths, injuries and property damage losses.

IIHS is wholly supported by automobile insurers. They have available a number of complimentary publications and brochures that address the issue of highway safety. Visit them at www. highwaysafety.org for more information. Their address is 1005 N. Glebe Road, Suite 800, Arlington, VA 22201. ■

Your Driving Costs
How much does it cost to drive?



AAA's annual Your Driving Costs brochure lists national per-mile costs and the composite national average for three sizes of cars, and gives average per-mile costs for a sport utility vehicle and mini-van. The brochure also takes you through steps to figure your own driving costs. Costs are broken down into two categories - operating costs and ownership costs.

Operating costs include gas, oil, maintenance, and tire expenditures.

Ownership costs include taxes, depreciation, finance charges, registration, insurance and license fees. AAA has published Your Driving Costs since 1950. That year, driving a car 10,000 miles annually cost 9 cents a mile, and gasoline sold for 27 cents per gallon. For your free copy of this brochure, stop by your local AAA office. ■

Special Feature *(cont. from pg. 1)*

What To Do After An Accident

STEP 8 - If the other person takes responsibility for the accident, do not accept any money he or she may offer you. By accepting money, you may give up your right to file a claim against the other driver, even if the damages turn out to be more extensive than you first thought.

STEP 9 - Never agree to forget about an accident, even if there appears to be no damage. You may find out later that there were actually hidden damages or injuries. You may even find out the other person has filed a lawsuit against you.

STEP 10 - Write down an account of what happened and everything pertinent to the accident: time of day, weather, hazards, road conditions and driving speed. Draw a rough diagram of the site, showing stop signs, signal lights, warning signs. Measure skid marks and determine point of impact. Make notes about injuries or statements from anyone who says they are not hurt. Note any pre-existing damage on other cars involved.

STEP 11 - If a camera is available, take pictures showing the damage, position of cars skid marks, and anything else documenting what happened. Make copies of all the pictures.

STEP 12 - Report the accident to your insurance agent or company. ■

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educator

Volume IX Number 2 Summer/Fall 2000

"The Insurance Education Foundation seeks to improve the understanding of insurance and its role in society through the education of teachers and students."

Passengers mean danger for teen drivers

By Karen S. Peterson, *USA TODAY*

The more passengers that pile into the car with a teenage driver, the greater the risk of an accident that will kill the driver, a study shows.

"I think we can safely say that the more passengers there are, the higher are the death rates for 16- and 17-year-old drivers," says Li-Hui Chen, who headed a research team at Johns Hopkins School of Public Health. "When a 16- or 17-year-old is carrying three or more passengers, the death rate is three times greater than if they are carrying no passengers."

Chen, whose study is in [the March 22/29, 2000 (Vol. 283, No. 12) issue of] *The Journal of the American Medical Association*, speculates that the driver may be distracted by the passengers "talking, or they might be encouraged by the passengers to perform risky behaviors, such as running red lights."

The risk of death increases for drivers with passengers regardless of the time of day or the sex of the driver, although males' risk is greater.

The study finds that, compared with drivers of the same age with no passengers, the relative risk of driver death per 10 million trips was 39% higher for 16-year-old drivers with one passenger, 86% higher for those with two passengers and 282% higher for those with three or more passengers. The study analyzed data from three federal fatality and transportation reports.

Having slightly older passengers was no protection: Teen drivers were still more apt to die with passengers who were in their 20s than when they were driving alone.

...THE MORE PASSENGERS THERE ARE, THE HIGHER THE DEATH RATES ARE FOR 16- AND 17-YEAR-OLD DRIVERS.

Chen and her peers recommend a graduated licensing system for teens: a supervised learner's permit, an intermediate license and a full-privilege driver's license.

In an editorial accompanying the article, Robert Foss suggests that in the second stage, teens should not be allowed to drive after 10 p.m., when overall driver death rates are higher than earlier in the day, and that the number of passengers should be restricted during the early stages of drivers' training. Foss is a member of the University of North Carolina Highway Safety Research Center in Chapel Hill.

Foss says that such "graduated driver licensing" (GDL) systems, which are new in the USA, have decreased the number of crashes involving novice drivers 7% to 32%.

The study authors say 24 states have full GDL systems, but only nine limit passengers.

They also point out that motor vehicle crashes are the leading cause of death among teens, accounting for 36% of the deaths of people 15 to 19.

"Knowing the circumstances associated with increased risk to teenage drivers is useful in formulating graduated driver licensing programs and in advising health professionals who take care of teenagers," Chen says.

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Letter from the CEO

Dear Friends:

The Insurance Education Foundation is committed to looking for additional ways to provide resources for teachers and students that will help explain and "demystify" the subject of insurance. To that end, you will see changes in this newsletter that respond to suggestions readers made in our recent survey. You wanted more graphics, handouts, and classroom ready resources on the subject. You requested greater frequency of communication and more articles to consider.

This redesigned newsletter will be the first in our effort to meet these needs. In addition to the focus on material you can reproduce, we are budgeting for three newsletters in 2001. We want to provide timely information that you can integrate into your curriculum, and we want to give it to you on a more frequent schedule.

Another initiative for IEF will be the provision of resources such as lesson plans on our web site. We are in the process of purchasing the equipment needed to translate our videos and text material to electronic format. Once there, it becomes available to you and your colleagues at the touch of a keyboard. We are also committed to getting the best of our lesson plans on line to provide you with fresh sources of teaching material each year.

We thank you for your interest in IEF and insurance education. We look forward to continuing a partnership with secondary school educators to provide the financial education our young people need to succeed as consumers. Please let us know what we can do to make your instruction more effective.

Sincerely,

William J. Howell, CLU, ChFC, CAE
CEO

CHECK IT OUT ON PAGE 6!

NEW FEATURE: "ASK THE EXPERT"

In a continuing effort to provide educators with pertinent and timely information about insurance, the Insurance Education Foundation is adding a new feature to this publication entitled **"Ask the Expert."** In each issue, professionals from the insurance industry will answer questions that you need clarified in order to provide additional classroom instruction. ***In order to do this, however, we need you to send in those questions!*** Please do so by using the enclosed, self-addressed, postage-paid postcard. We look forward to hearing from you!

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John C. Etling award recipients announced

Katherine Hoyne, a teacher at William H. Taft High School in Chicago, Illinois, receives the John C. Etling Scholarship award for outstanding achievement at the Insurance Education Institute for High School Teachers at California State University, Sacramento (held on the campus of The University of San Francisco). Presenting the award is Anthony J. "Tony" Anastanio, Senior V.P., General Reinsurance Corp. and Thomas Heflin, PhD., Institute Administrator.

This year's recipients of the John C. Etling Scholarship Awards were announced at the respective graduation ceremonies of the Insurance Education Institutes for High School Teachers. The Insurance Education Foundation and General Reinsurance of Stamford, Connecticut presented these awards in honor of John C. Etling. Mr. Etling, who passed away in 1997, was the President and CEO of General Reinsurance. He believed in and supported the mission of IEF and was known to his colleagues as a champion of insurance education.

Monetary awards were given to the teacher in each of the five insurance institutes who demonstrated the highest degree of excellence in the course. A monetary award was also sent to each recipient's high school for the purchase of materials and/or equipment for his/her department.

Teachers receiving this award were Dawn Nicol of Windom Area High School, Windom, Minnesota (Drake University); Monica Hyjek of Black River High School, Ludlow, Vermont (The College of Insurance); Katherine Hoyne of William H. Taft High School, Chicago, Illinois (California State University, Sacramento); Joe Greenwood of North Scott High School, Eldridge, Iowa (Illinois State University); and Peter Gonzalez, Jr., of G. Holmes Braddock Sr. High School, Miami, Florida (Florida State University).

New Faces

Not only does *The Insurance Educator* have a new look, IEF does too. At the end of 1999, the Insurance Education Foundation hired William J. Howell, CLU, ChFC, CAE as CEO. Bill served on the staff of the Society of Financial Service Professionals in Bryn Mawr, Pennsylvania for 19 years, most recently as Vice President, Member Services. Prior to joining the Society's staff, he was an agent for Connecticut Mutual Life.

In addition to Bill, in February Debra W. Kelleher was hired as the new Foundation Manager. Deb served as Chairman of the Board and President of the Arthritis Foundation in Cincinnati, Ohio for twenty years.

Carol Silvey, our veteran, was recently promoted from Foundation Assistant to Program Coordinator.

CHECK OUT THE IEF WEBSITE AT A NEW ADDRESS!

www.ief.org

The look of IEF's website will soon be changing! Within the next year, we hope that you will notice many improvements at www.ief.org. Our goal is to make the site easier to navigate and to continually add new materials to keep you coming back.

Look for teacher's lesson plans and our ***Choice-Chance-Control*** and ***Fast Lanes: Risky Roads*** videos for you to readily download and use immediately in the classroom. We will also be adding links to many other helpful sites to assist you with insurance education.

If you have any suggestions for the website, we would appreciate hearing from you.

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Volunteers help protect children from natural disasters

The Insurance Education Foundation and the Institute for Business and Home Safety (IBHS) recently teamed up to tackle a new program called "Protecting Our Kids from Disasters." IBHS has organized this campaign to provide informational assistance and to encourage parents, friends, businesses and communities to make child care centers in their area safer from disasters. Non-structural retrofits (modifications to equipment, supplies and furniture in and around the building) help improve overall safety and avoid minor mishaps as well as major catastrophes.

Volunteers from IEF's National Advisory Council of Secondary Teachers and IEF staff spent a Saturday morning securing cabinets, installing safety latches and putting plastic sleeves over exposed light bulbs at a downtown Indianapolis day care center. While the program seeks to provide protection during a natural hazard event (earthquake or tornado), the work done in this retrofit will also enhance the safety of the center during operations on a day-to-day basis.

If you are interested in more information about a safety retrofit in your area, you are invited to contact the Institute for Business and Home Safety at (617) 292-2003.

Robert Bischoff, IEF Chairman, and Glen March, Advisory Council member, work on making an Indianapolis day care center safer.

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IEF sponsors insurance education institutes for high school teachers

High school teachers gather at The College of Insurance before beginning an intensive two-week institute that included company visits in New York City.

This summer the Insurance Education Foundation (IEF) sponsored the thirteenth annual Insurance Education Institutes for High School Teachers. These institutes are open to high school teachers who teach insurance as a specific course or as part of another subject. The purpose of these two-week programs is to enable teachers to become more effective in teaching insurance by providing the tools they need for understanding all forms of insurance, with an emphasis on the relevance to high school students and their families. Along with increased knowledge, teachers return to their classrooms with videotapes, lesson plans, and other classroom materials to help them with their instruction.

Scholarships cover the cost of on-campus room and board and classroom materials. Three hours of graduate credit are also provided at no cost to teachers who successfully complete the course.

One hundred and thirty-seven teachers attended the institutes held this summer at five universities around the country. Nearly 1,900 have attended throughout the history of the program. Those universities who conducted the institutes this year are Drake University in Des Moines, Iowa; The College of Insurance in New York City; The University of California, Sacramento (held on the campus of The University of San Francisco); Illinois State University in Normal; and Florida State University in Tallahassee.

Look for information about next summer's institutes in the next issue of *The Insurance Educator*, due out early in 2001, or call IEF at 1-800-433-4811.

ADVISORY COUNCIL MEETS IN INDIANAPOLIS

The National Advisory Council of Secondary Teachers (NACST) met with the Insurance Education Foundation's Chairman of the Board, Robert Bischoff, and staff members Bill Howell, Debra Kelleher, and Carol Silvey in Indianapolis on July 29-30. Those Council members in attendance were Evelyn Beenenga of Auburn, Illinois, Lisa Brown of Devine, Texas, Emmy Domozych of Greensboro, North Carolina, Marsha Krone of Peoria, Illinois, Carol Laferty of Owingsville, Kentucky, Glen March of Parker, Colorado, and Ted Sapeta of Bellmore, New York.

The Advisory Council is composed of educators who provide a valuable service to IEF in the form of review of current programs and recommendations for future development. These dedicated people are collectively a barometer for the effectiveness of IEF's insurance programs in the schools.

The National Advisory Council of Secondary Teachers meets bi-annually. For more information, visit our web site at www.ief.org or call the Foundation at 1-800-433-4811.

We need YOUR help!

If your address has changed, if you are a new teacher, if you are replacing another teacher, or if you do *not* want to continue receiving this publication, please let us know.

INSURANCE EDUCATION FOUNDATION
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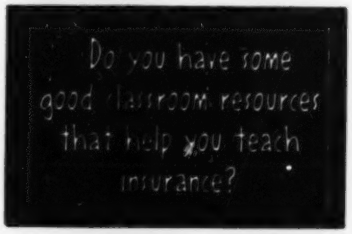
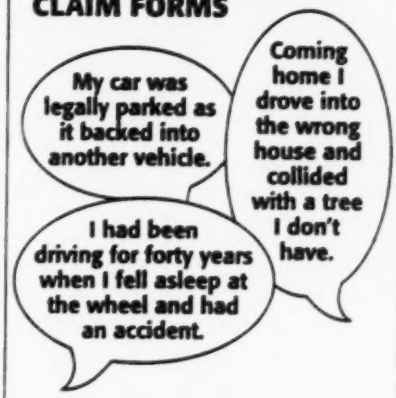
tidbits...

APPEAL FOR TEACHING MATERIALS



We are always looking for instructional material about insurance to share with teachers. We would be happy to consider publishing your ideas, lesson plans, or resources in *The Insurance Educator*. If you can help, contact us at 1-800-433-4811, email us at info@ief.org, or fax us at 317-879-8408.

ACTUAL STATEMENTS FOUND ON INSURANCE CLAIM FORMS


My car was legally parked as it backed into another vehicle.
Coming home I drove into the wrong house and collided with a tree I don't have.
I had been driving for forty years when I fell asleep at the wheel and had an accident.

FAMOUS QUOTES

"It is hard to fail, but it is worse never to have tried to succeed."

— Theodore Roosevelt

"Whether you think you can or think you can't, you're right."

— Henry Ford

QUESTION:

"I am a recent high school graduate who will be attending college in the fall. I plan to live in a dorm. Will my personal belongings be covered by my parents' homeowner's insurance policy? Do my parents need to inform my insurance company that I'm moving to a dorm?"

ANSWER:

A parent's homeowner's policy is frequently extended to cover any student insured by the policy who is temporarily living away from home for the purpose of attending a school, college or university. The coverage would apply to property the student brought to school from home, property acquired at school that will return home with the student, and property acquired at school that will not return home with the student. There is normally a sub-limit, or maximum, (example $2,500) that will be covered on such property. Some insurers may not explicitly state that they cover students' property, but do and others may exclude it altogether unless it is specifically asked for as an extended coverage.

Insurance policies may not explicitly require that you advise your insurance company when a student leaves home. However, it is a good idea to let your agent or broker know.

It is always best to look for answers in the specific policy that your parents have purchased, preferably with the advice of a qualified insurance professional.

Peter G. Hohman, FCIP, CRM, CAE
Chartered Insurance Professional
President and Chief Executive Officer
The Insurance Institute of Canada

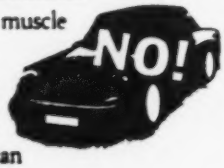
How to choose a safe car for your teen

Reprinted from *USAA Magazine*, May-June 2000, USAA, San Antonio, TX

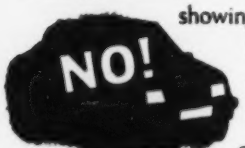
Remember your first car? A set of wheels is nearly every teen-ager's dream and every parent's nightmare. If your child is getting ready to drive, whether it's in a family car or one of his or her own, these pointers can lead you to the safest vehicle.

WHAT TO AVOID

1 Steer clear of sports cars and other vehicles with a performance image. Sports cars, muscle cars and vehicles with performance features — such as turbocharging — can encourage speeding.



2 Avoid sport utility vehicles (SUVs). SUVs — especially the smaller ones — pose a rollover risk because of their higher centers of gravity. Less-experienced drivers may be more likely to use abrupt steering motions, which can cause rollovers. This can happen when teens are fooling around, showing off in front of friends or simply over-correcting a turn. Under these circumstances, a more stable vehicle would, at worst, skid or spin out.



3 Stay away from small vehicles. Because of their size and weight, small cars offer significantly less protection in crashes.

4 Avoid older vehicles. Most of today's cars offer better crash protection than those made six to 10 years ago. Improved crush zones, better-designed safety cages, antilock brakes and air bags are among the new safety features that older vehicles may lack.

WHAT TO LOOK FOR

1 Find a vehicle with a sedate image. Cars with fun, sporty, speedy images can encourage reckless driving and speeding. A basic model with a more staid image (a family sedan, for example) can reduce the chance that your teen-ager will be in a speed-related crash.

2 Choose a mid-size or full-size vehicle. "When it comes to safety, the bigger the better," says Kim Hazelbaker, senior vice president of the Highway Loss Data Institute. However, you don't need to put your teen-ager in the largest vehicle you can find. Many mid- and full-size vehicles offer excellent crash protection.

3 Check the safety ratings and choose a vehicle with good crash protection. Safety ratings are available on several Web sites. Look into the Insurance Institute for Highway Safety (IIHS) site, www.highwaysafety.org; the U.S. Department of Transportation's site, www.nhsa.dot.gov; and the USAA Educational Foundation's site, www.usaaedfoundation.org.

4 Choose a newer vehicle. Late-model vehicles offer better safety equipment. For example, according to the Insurance Information Institute and IIHS, a newer midsize car with air bags is a better choice than an older, larger vehicle without them.

5 Pick a vehicle with air bags. Many vehicles made in the 1990s have air bags, although many manufacturers added them to their passenger cars before they included them in their trucks. To determine if a vehicle is equipped with air bags, check the owner's manual. Many air bag-equipped models — but not all — have markings like these on the steering wheel or passenger-side dashboard panel: SRS, SIR or SRS/Air Bag. (Beginning with the 1998 model year, dual air bags — for driver and front-seat passenger — are required in all new cars. This federal requirement also applies to all new light trucks, vans and utility vehicles beginning with the 1999 model year.)

Also, be sure your teen knows that air bags are designed to work in conjunction with safety belts. Insist that your teen always wears his or her seat belt - and that all passengers wear them as well.

6 Look for antilock brakes. Antilock braking systems, also known as ABS, are standard in many late-model vehicles. ABS helps the driver maintain control during hard stops. Antilock brakes also allow shorter stops on slippery pavement. With ABS, you should not pump the brakes - the system does it for you. If you learned to drive with old-fashioned brakes, you probably learned to pump the brakes and steer into a skid. If your vehicle has ABS, unlearn these habits and do the opposite: Brake firmly and steer out of a skid.

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